



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
Nationstar Mortgage, LLC d/b/a  
Champion Mortgage Company

Order Filed on December 15, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 15-14181-VFP

Adv. No.:

Hearing Date: 10/19/2017 @ 11:00 a.m..

Judge: Vincent F. Papalia

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: December 15, 2017**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

**(Page 2)**

Debtors: Rosemary M. Gwaldis

Case No: 15-14181-VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Nationstar Mortgage LLC, d/b/a Champion Mortgage Company, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 52 East Linden Avenue, Linden, NJ 07036, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Michael Campagna, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of October 1, 2017, Debtor is due for post-petition escrow advanced on June 6, 2017 in the amount of \$1,322.70, which Secured Creditor has advanced on Debtor's behalf, and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$1,322.70 to be received no later than October 31, 2017 to Champion Mortgage Company, P.O. Box 619093, Dallas, TX 75261; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall maintain all post-petition escrow items directly, including but not limited to taxes and insurance; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular escrow items are not paid within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan and the motion is hereby resolved.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Rosemary M. Gwaldis  
 Debtor

Case No. 15-14181-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Dec 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2017.

db +Rosemary M. Gwaldis, 52 East Linden Avenue, Linden, NJ 07036-3108

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 20, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon on behalf of Creditor Champion Mortgage Company dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Joshua I. Goldman on behalf of Creditor Champion Mortgage Company jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com

Kevin M. Butterly on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company kevinbutterly@gmail.com

Kevin P. Diskin on behalf of Creditor Toyota Motor Credit Corporation NJ\_ECF\_Notices@buckleymadole.com

Marie-Ann Greenberg magecf@magrue trustee.com

Michael B. Campagna on behalf of Debtor Rosemary M. Gwaldis mcampagna@verizon.net

TOTAL: 7